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# United States Bankruptcy Court Northern District of Illinois Eastern Division

<b>Voluntary Petition</b>	
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Name of Debtor (if individual, enter Last, F	Name o	Name of Joint Debtor (Spouse) (Last, First, Middle)						
Sanchez,								
All Other Names used by the Debtor in the and trade names):	rried, maiden	All Oth maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Ta (if more than one, state all) * *** _**	ixpayer I.D. (ITIN) No./Co	omplete EIN		ur digits of Soc. e than one, stat		idual-Taxpaye	r I.D. (ITIN) No./Complete EIN	
Street Address of Debtor (No. & Street, Ci	y, and State):		Street	Address of Join	nt Debtor (No	. & Street, City	, and State):	
3129 N. Kilpatrick			_					
Chicago IL	6	0641	Ш					
County of Residence or of the Principal Pla	ace of Business:		County	y of Residence	or of the Prin	cipal Place of I	Business:	
СО	OK							
Mailing Address of Debtor (if different from	street address)		Mailing	g Address of Jo	int Debtor (if	different from s	street address):	
Location of Principal Assets of Business D	ebtor (if different from stre	eet address a	bove):					
Type of Debtor (Form of Organization) (Check one box)	Nature of Bu		Chap	ter of Bankru	otcy Code Ur	nder Which th	e Petition is Filed (Check one box)	
Individual (includes Joint Debtors)	☐ Heath Care Busine			hapter 7		☐ Chapter	15 Petition for Recognition	
See Exhibit D on page 2 of this form  Corporation (includes LLC & LLP)	Single Asset Real   defined in 11 U.S.(			hapter 9 hapter 11		of a Fore	eign Main Proceeding	
	☐ Railroad	,	<b>-</b> ~	hapter 12		•	15 Petition for Recognition	
	☐ Stockbroker☐ Commodity Broker		☐ Ch	hapter 13			eign Nonmain Proceeding	
Other (If debtor is not one of the above entities, check this box	☐ Clearing Bank			Nature of Debts (Check one Box)				
and state type of entity below.)	☐ Other			ebts are primari			ts are primarily business	
	Tax-Exempt (Check box, if ap			ebts, defined in 101(8) as "incu		deb	is.	
	☐ Debtor is a tax-exe organization under	•	l l	individual primarily for a personal, family, or household				
	United States Code		-   '	purpose."				
	Revenue Code).				Ch	apter 11 Debt	ore	
Filing Fee (C	ieck one box)			Check one box				
Filing Fee attached				☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)				
☐ Filing Fee to be paid in installments (ap			Check		man basinese	debior as acr	med iii 11 0.0.0. g 101(01 <i>b)</i>	
signed application for the court's considerable to pay fee except in installments				ebtor's aggrega siders or afflia			debts (excluding debts owed to	
☐ Filing Fee wavier requested (applicable	to chapter 7 individuals	onlv). Must	Check	k all applicable	e boxes:		···	
attach signed application for the court's	•			plan is being fi			etition from one of more classes	
				f creditors, in a				
Statistical/Administrative Information			-14:				This space is for court use only	
<ul> <li>Debtor estimates that funds will be available for distribution to unsecured credtio</li> <li>Debtor estimates that, after any exempt property is excluded and administrative funds available for distribution to unsecured creditors.</li> </ul>				es paid, there w	rill be no			
Estimated Number of Creditors								
1- 50- 100-	200- 1,000-	5,001-	10,001	25,001	50,001	Over		
49 99 199 Estimated Assets	999 5,000		25,000	50,000	100,000	100,000		
\$0 to \$50,001to \$100,001 to	\$500,001 \$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than		
\$50,000 \$100,000 \$500,000	to \$1 to \$10 million million		to \$100 million	to \$500 million	to \$1billion	\$1 billion		
Estimated Liabilities								
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$500,001 \$1,000,001 to \$1 to \$10 million million	to \$50	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion		

Case 10-00796 B1 (Official Form 1) (1/08) Doc 1 Filed 01/11/10 Entered 01/11/10 14:53:25 Document Page 2 of 40 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Sanchez, Yolanda All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Ross T Brand **Ross T Brand** Dated: 01/11/2010 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

possession was entered, and

period after the filing of the petition.

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### **Voluntary Petition**

This page must be completed and filed in every case)

## Name of Joint Debtor(s)

Sanchez, Yolanda

# **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# /s/ Yolanda Sanchez Yolanda Sanchez

Dated: 01/11/2010

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

# << Sign & Date on Those Lines

## Signature of Attorney

### /s/ Ross T Brand

Signature of Attorney for Debtor(s)

### Ross T Brand

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 01/11/2010

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

## Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



# Document Page 4 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez Debtor

Bankruptcy Docket #:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 01/11/2010 /s/ Yolanda Sanchez

Yolanda Sanchez



Sign & Date Here

# Document Page 5 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez Debtor

Bankruptcy Docket #:

Page 1 of 1

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated	I: 01/11/2010	Sign & Date Here
l certif	y under penalty of perjury that the information provided above is true and correct.	
do	<ol><li>The United States trustee or bankruptcy administrator has determined that the credit counseling requirement o es not apply in this district.</li></ol>	f 11 U.S.C. § 109(h)
	Active military duty in a military combat zone.	
ра	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reason articipate in a credit counseling briefing in person, by telephone, or through the Internet.);	able effort, to
of	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so realizing and making rational decisions with respect to financial responsibilities.);	as to be incapable
by	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be a motion for determination by the court.]	e accompanied
m: the	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 cour bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copanagement plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dispot satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	by of any debt use. Any extension of
s	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the ser lays from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit of the I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize there.]	counseling requirement
p	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling age United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and associations are lated budget analysis, but I do not have a certificate from the agency describing the services provided to a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan he agency no later than 14 days after your bankruptcy case is filed.	isted me in o me. You must file
р	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling age United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assign beforming a related budget analysis, and I have a certificate from the agency describing the services provided to meterificate and a copy of any debt repayment plan developed through the agency.	isted me in

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In re

Yolanda Sanchez, Debtor

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Attachad		Attached		AMOU	INTS SCHEDULED	
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$2,871	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$2,000	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$24,804	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$400		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$455		
TOTALS	\$ 2,871 TOTAL ASSETS	\$ 26,804 TOTAL LIABILITIES					

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Yolanda Sanchez / Debtor Bankruptcy Docket #:

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

## State the following:

Average Income (from Schedule I, Line 16)	\$ 400.00
Average Expenses (from Schedule J, Line 18)	\$ 455.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 800.00

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,500.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 24,804.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 26,304.00

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# Document Page 8 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim			
[x] None							
Total Market Value of Real Property (Report also on Summary of Schedules)							

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property		Debtor's Property Deduc	t Value of Interest in y, Without ting Any d Claim or
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Checking account with Washington Mutual		\$	6
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD player, sofa, loveseat, table, chairs, TV Stand, bedroom set, washer/dryer, microwave, pots/pans, dishes/flatware  Dell - computer		\$	1,000 500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	15
06. Wearing Apparel		, , , , ,			
		Necessary wearing apparel.		\$	250
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$	50
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X					
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	X					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					
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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
25. Autos, Truck, Trailers and other vehicles and accessories.		2002 Pontiac Grand Am with 96,000 miles, Debtor co-signed for Daughter Cynthia Rodriguez.		\$ 1,050	
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$2,871	

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# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT									
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875							

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Checking account with Washington Mutual	735 ILCS 5/12-1001(b)	\$ 6	\$ 6
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, DVD player, sofa, loveseat, table, chairs, TV Stand, bedroom set, washer/dryer, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,000	\$ 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 15	\$ 15
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 250	\$ 250
07. Furs and jewelry.  Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
•			
25. Autos, Truck, Trailers and other vehicles and accessories.  2002 Pontiac Grand Am with 96,000 miles, Debtor co-signed for Daughter Cynthia Rodriguez.	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 1,050
DEC Doord # 409024	Dog (Office	rial Form 6C) (12)	   Page 1 of 1

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. Amount of \* Date Claim was Incured Codebtor Claim Unsecured \* Nature of Lien W **Creditor's Name and Mailing Address** Without Portion, If \*Value of Property Subject to Lien J Deducting **Including Zip and Account Number** Any \*Description of Property (See Instructions Above) C Value of Dates: 2008 **Dell Financial Services** 2,000 \$ 1,500 Nature of Lien: Purchase Money Sec Int - PMSI **Bankruptcy Department** Market Value: \$ 500 12334 N IH 35 Intention: Reaff @ Fair Market Value Austin TX 78753 \*Description: Dell - computer Acct No.: 6879 4501 2905 0488 983

Total

\$ 2,000

\$ 1,500

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

# Document Page 14 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPI	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Ш	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
ш	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
ш	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
ш	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

# Document Page 15 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez / Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Ξ						7		
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidatec	Disputed	 ount of Claim
1	Applied BANK Attn: Bankruptcy Dept. 601 Delaware Ave Wilmington DE 19801			Dates: 2007-2009 Reason: Credit Card or Credit Use				\$ 1,278
	Acct #: XXXXX3872							
2	AT T Mobility C/O Afni, INC. Po Box 3427 Bloomington IL 61702			Dates: 2006-2006 Reason: Collecting for Creditor				\$ 356
	Acct #: 2012806615							
3	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285			Dates: 2005-2009 Reason: Credit Card or Credit Use				\$ 1,279
	Acct #: XXXXX3872							

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4 Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX3872			Dates: Reason: Credit Card or Credit Use				\$ 1,556

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr. Suite 400 Chicago IL 60606

Clerk, First Mun Div Doc #09M1 183154 50 W. Washington St., Rm. 1001 Chicago IL 60602

5	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX3872	Dates: 2005-2008 Reason: Credit Card or Credit Use	\$ 853
6	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX3872	Dates: 2005-2008 Reason: Credit Card or Credit Use	\$ 918
7	CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westerville OH 43081 Acct #: XXXXX3872	Dates: Reason: Credit Card or Credit Use	\$ 3,574
8	CIT BANK/DFS Attn: Bankruptcy Dept. 12234 N Ih 35 Sb Bldg B Austin TX 78753 Acct #: XXXXX3872	Dates: 2006-2009 Reason: Credit Card or Credit Use	\$ 1,918

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Yolanda Sanchez / Debtor

In re

SCHEDULE F - CREDITOR	S H	OL	DING UNSECURED NON-PF	RIO	RI	ΓΥ	CLA	IMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim
9 Credit ONE BANK Attn: Bankruptcy Dept. Po Box 98875 Las Vegas NV 89193 Acct #: XXXXX3872			Dates: Reason: Credit Card or Credit Use				\$	589
Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA 30374 Acct #: XXXXX3872			Dates: 2009 Reason: Notice Only				\$	0
11 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75013 Acct #: XXXXX3872			Dates: 2009 Reason: Notice Only				\$	0
Fingerhut  Bankruptcy Department PO Box 1250 St. Cloud MN 56395  Acct #: 2164596321			Dates: 2008 Reason: Credit Card or Credit Use				\$	450
Attn: Bankruptcy Dept. Po Box 15524 Wilmington DE 19850 Acct #: XXXXX3872			Dates: 2009 Reason: Credit Card or Credit Use				\$	499
14 MARIN  C/O LVNV Funding LLC  Po Box 740281  Houston TX 77274  Acct #: 4447962150676249			Dates: 2009 Reason: Unknown Credit Extension				\$	609
Attn: Bankruptcy Dept. Po Box 5000 Draper UT 84020 Acct #: XXXXX3872			Dates: 2005-2008 Reason: Credit Card or Credit Use				\$	2,684

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Yolanda Sanchez / Debtor

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
16 SST/Cigpf1corp Attn: Bankruptcy Dept. 4315 Pickett Rd Saint Joseph MO 64503 Acct #: XXXXX3872			Dates: Reason: Credit Card or Credit Use				\$ 3,180
17 SST/COLUMBUS BANK&TRUS Attn: Bankruptcy Dept. Po Box 84024 Columbus GA 31908 Acct #: XXXXX3872			Dates: 2008 Reason: Credit Card or Credit Use				\$ 3,180
18 T-Mobile C/O Accounts Receivable MG 155 Mid Atlantic Parkway Thorofare NJ 08086 Acct #: 13145305			Dates: Reason: Collecting for Creditor				\$ 621
19 TNB - Target Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440 Acct #: XXXXX3872			Dates: 2007 Reason: Credit Card or Credit Use				\$ 586
20 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester PA 19022 Acct #: XXXXX3872			Dates: 2009 Reason: Notice Only				\$ 0
21 Wfnnb/VICTORIAS SECRET Attn: Bankruptcy Dept. Po Box 182128 Columbus OH 43218 Acct #: XXXXX3872			Dates: 2006-2009 Reason: Credit Card or Credit Use				\$ 674

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 24,804.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.

**Description of Contract or Lease and Nature of Debtor's** Interest. State whether Lease is for Non-Residential Real **Property. State Contract Number or** Any Government Contract.

[x] None

B6G (Official Form 6G) (12/07) PFG Record # 408924

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In re

Yolanda Sanchez, Debtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

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# UNITED STATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

Bankruptcy Docket #:

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE  Son age: 10 Daughter age: 13 Daughter: 14 Daughter age: 15							
Status: Single								
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT						
Occupation:	Unemployed							
Name of Employer:								
Years Employed								
Employer Address:								
City, State, Zip	,	,						

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE			
Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00			
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00			
3. SUBTOTAL	\$ 0.00	\$ 0.00			
4. LESS PAYROLL DEDUCTIONS					
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00			
b. Insurance	\$ 0.00	\$ 0.00			
c. Union Dues	\$ 0.00	\$ 0.00			
d. Other (Specify)  Pension:	\$ 0.00	\$ 0.00			
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00			
Child Support:	\$ 0.00	\$ 0.00			
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00			
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00			
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00			
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00			
B. Income from real property	\$ 0.00	\$ 0.00			
Interest and dividends	\$ 0.00	\$ 0.00			
10. Alimony, maintenance or support payments payable to the debtor	\$ 0.00	\$ 0.00			
for the debtor's use or that of dependents listed above.  11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00			
12. Pension or retirement income	\$ 0.00	\$ 0.00			
13. Other monthly income (Specify:) Family Contribution & &	\$ 400.00	\$ 0.00			
Unemployment Income	\$ 0.00	\$ 0.00			
14. SUBTOTAL OF LINES 7 THROUGH 13					
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 400.00	\$ 0.00			
6. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 400.00				
there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summa				

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

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<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

# UNITED STATES BARKER PTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT	<b>EXPENSES OF</b>	INDIVIDUA	L DEBTOR(	S)
Complete this schedule by estimating the average more payments made bi-weekly, quarterly, semi-annually, or annually, or a		and the debtor's fami	ly at time case filed. P	rorate any
Check box if joint petition is filed & debtor's spouse mainta	ins a separate household. Cor	nplete a separate sche	edule of expenditures lab	eled "Spouse".
1. Rent or home mortgage payment (include lot	rented for mobile home	<del>!</del> )		\$ -
a. Real Estate taxes included? [x] Yes []	No b. Property insu	rance included?	[x] Yes [] No	
2. Utilities: a. Electricity and Heating Fuel				\$ -
b. Water, Sewer, Garbage				\$ -
c. Cellphone, Internet				\$ -
d. Other Home Phone and Cab	le Television			\$ -
Home Maintenance (repairs and upkeep)				\$ -
I. Food				\$ 300.00
5. Clothing				\$ 25.00
6. Laundry and Dry Cleaning				\$ 20.00
7. Medical and Dental Expenses				\$ -
3. Transportation (not including car payments)	Gas, Tolls/Parking, Fe	es/Licenses, Re	pair, Bus/Train	\$ 40.00
. Recreation, Clubs and Entertainment, Newsp		,	. ,	\$ -
Charitable Contributions				\$ -
1. Insurance (not deducted from wages or included to the second of the s	ded in home mortgage	payments)		\$ -
<ul><li>a. Homeowner's or Renter's</li><li>b. Life</li></ul>				\$ -
c. Health				<b>\$</b> -
d. Auto				\$ -
e. Other				\$-
12. Taxes (not deducted from wages or included	in home mortgage payr	ments)		•
(Specify) Federal or State Tax Repaymen	nts, Real Estate Taxes	•		\$ -
3. Installment Payments: (In Chapter 11, 12, and	d 13 cases, do not list p	ayments to be in	cluded in plan)	_
a. Auto	•		. ,	<b>\$</b> -
b. Reaffirmation Payments				\$ -
c. Other	\$-			\$-
4. Alimony, maintenance and support paid to other				<b>\$</b> -
5. Payments for support of additional dependen				<b>\$</b> -
6. Regular expenses from operation of business	·		•	\$ -
<ol> <li>Other: Haircuts, Hygiene, Eyecare, Meds Postage/Bankir</li> </ol>		Childcare & Babysitting	Pet Care:	
\$70.00 \$0.00	\$0.00	\$ -	\$ -	\$70.00
18. AVERAGE MONTHLY EXPENSES (Total lines the Stastical of Summary of Certain Liabilities and Relat		ary of Schedules and	if applicable, on	\$ 455.00
9. Describe any increase/decrease in expenditu <i>None</i>	res anticipated to occur	within the year f	following the filing	this documen
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly in	ncome from Line	15 of Schedule I	\$ 400.00
	b. Average monthly e			\$ 455.00
	c. Monthly net incom	•		\$(55.00)
	d. Total amount to be	,	onthly	\$ -
	a. Total alliquit to bo	paid into pidir iii	y	Ŧ

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Yolanda Sanchez Debtor** 

Bankruptcy Docket #:

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 01/11/2010 /s/ Yolanda Sanchez
Yolanda Sanchez

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2010: \$0 2009: \$4,800 2008: \$4,800	Employment	
X	Spouse		
	AMOUNT	SOURCE	

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In re

	STATEMENT OF FIN	IANCIAL AFFAIRS	
02. INCOME OTHER THAN	FROM EMPLOYMENT OR OPERATION	OF BUSINESS:	
the two years immediately pospouse separately. (Married	received by the debtor other than from em receding the commencement of this case. debtors filing under chapter 12 or chapter are separated and a joint petition is not file	Give particulars. If a joint petition is 13 must state income for each spou	filed, state income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
AMOUNT  03. PAYMENTS TO CREDIT			
	TORS:		
03. PAYMENTS TO CREDIT Complete a. or b. as appropriate a. INDIVIDUAL OR JOINT Eservices, and other debts to value of all property that conthat were made to a creditor an approved nonprofit budge	TORS:	ately proceeding the commencement of less than \$600.00. Indicate with a on or as part of an alternative repayr rried debtors filing under chapter 12	of this case if the aggregate in asterisk (*) any payments ment schedule under a plan by or chapter 13 must include

# Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

STA	TEMENT	OF FIN	JANCIAL	<b>AFFAIRS</b>
JIA		OF FI	MAINCIAL	AFFAIRO

NONE

X

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of **Transfers** 

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF** SUIT AND CASE NUMBER

**NATURE** OF **PROCEEDING** 

COURT OF AGENCY AND LOCATION

**STATUS** ΟF DISPOSITION

Capital One Vs Yolanda Sanchez 09M1 182154

Collections First Municipal Division Pending

NONE X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

NONE

X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale. Transfer or Return

Description and Value of Property

# Document Page 27 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

of Property

case. (Married debtors filing	ECEIVERSHIPS:  of property for the benefit of creditors made wit under chapter 12 or chapter 13 must include ar	nin 120 days immediately prece	
case. (Married debtors filing		in 120 days immediately prece	
case. (Married debtors filing		iin 120 days immediately prece	
` `	under chapter 12 of chapter 13 must include at		•
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	pouses are separated and a joint petition is not	, ,	spouses whether or not a join
		· ·	
Name and Address of	Date of	Terms of Assignment or	
Assignee	Assignment	Settlement	
, toolgiloo	, looigillioni	Collisions	
preceding the commencement	is been in the hands of a custodian, receiver, or ent of this case. (Married debtors filing under cha	pter 12 or chapter 13 must incl	ude information concerning
	• •	·	•
Name and Address	Name & Location	Date of	Description and Value of
			and value of
of Custodian	of Court Case Title & Number	Order	Property
			Property
of Custodian  07. GIFTS:  List all gifts or charitable cor usual gifts to family member than \$100 per recipient. (Ma	Title & Number  ntributions made within one year immediately properties aggregating less than \$200 in value per indivitance debtors filing under chapter 12 or chapter in is filed, unless the spouses are separated and	Order  ceding the commencement of lual family member and charita 3 must include gifts or contribu	this case except ordinary and ble contributions aggregating

Loss

Part by Insurance, Give Particulars

# Document Page 28 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

NONE

Yolanda Sanchez, Debtor

S	TATEMENT OF F	INANCIAL AFFAIRS	
0	TATEMENT OF T	IIIAIIOIAE AI I AIIIO	
09. PAYMENTS RELATED TO DEB	T COUNSELING OR BANKRU	PTCY:	
	under the bankruptcy law or pr	e debtor to any persons, including attorn reparation of a petition in bankruptcy with	-
Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property
Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603		2009	Payment/Value: \$1,295.00
	rneys, for consultation concern		ankruptcy law or preparation of
Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or description and Value of Property
MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227		2009	\$50.00
10. OTHER TRANSFERS			
transferred either absolutely or as se	ecurity with two (2) years immed must include transfers by either	nary course of the business or financial a diately preceding the commencement of er or both spouses whether or not a joint	this case. (Married debtors
Name and Address of Transferee, Relationship to Debtor	: Date	Describe Property Transferred and Value Received	
10b. List all property transferred by t trust or similar device of which the de		immediately preceding the commencem	ent of this case to a self-settled
Name of Trust or	Date(s) of	Amount and Date of Sale or	

Transfer(s)

other Device

Closing

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# Document Page 29 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

<b>CTATEMENT</b>	OF FINANCIA	I VEEVIDS
SIAICIVICIVI	UF FINANCIA	I AFFAIRS

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

# Document Page 30 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

and Address

	STATEMENT OF FIN	<b>ANCIAL AFFAIRS</b>	
15. PRIOR ADDRESS OF DEI	BTOR(S):		
	ee (3) years immediately preceding the co d vacated prior to the commencement of		•
	Name	Dates of	
Address	Used	Occupancy	_
16. SPOUSES and FORMER	SPOUSES:		
Louisiana, Nevada, New Mexic	in a community property state, common co, Puerto Rico, Texas, Washington, or W lentify the name of the debtor's spouse an	/isconsin) within eight (8) years in	nmediately preceding the
Name			
17. ENVIRONMENTAL INFOR	RMATION:		
For the purpose of this question	n, the following definitions apply:		
toxic substances, wastes or ma	ny federal, state, or local statute or regula aterial into the air, land, soil surface water ng the cleanup of the these substances, v	r, ground water, or other medium,	
-	lity, or property as defined under any Env ng, but not limited to, disposal sites.	ironmental Law, whether or not p	resently or formerly owned or
"Hazardous material" means a environmental Law.	nything defined as a hazardous waste, ha	azardous or toxic substances, pol	lutant, or contaminant, etc. ur
	s of every site for which the debtor has re violation of an Environmental Law. Indica		
Site Name	Name and Address	Date	Environmental

of Notice

Law

of Governmental Unit

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In re

Yolanda Sanchez, Debtor

		TATEMENT OF FIN		
		every site for which the debtor prov unit to which the notice was sent a	ided notice to a governmental unit of nd the date of the notice.	f a release of Hazardous
	Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
d	-		s or orders, under any Environmenta nental unit that is or was a party to th	
			Status of	
a e p ir	ending dates of all businesses in was partnership, sole proprietor, or was mmediately preceding the commer	he names, addresses, taxpayer ide hich the debtor was an officer, direct self-employed in a trade, professio	Disposition  entification numbers, nature of the buttor, partner, or managing executive n, or other activity either full- or parted debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years
a e p ir v	Governmental Unit  8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the end of the	Number  ME OF BUSINESS  the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case, addresses, taxpayer identication the debtor was a partner or own.	Disposition  entification numbers, nature of the buttor, partner, or managing executive n, or other activity either full- or parted debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and
a e p in w u lite e (()	Governmental Unit  8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the ending dates of all businesses in whost the ending dates of all businesses in whost the ending state of all businesses in whost the ending dates of all businesses in whost debtor is a corporation, list the	Number  ME OF BUSINESS  the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case anames, addresses, taxpayer identication the debtor was a partner or ow the commencement of this case.  The names, addresses, taxpayer identication to the debtor was a partner or ow the commencement of this case.	Disposition  entification numbers, nature of the bustor, partner, or managing executive n, or other activity either full- or partedebtor owned 5 percent or more of case.	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and
a e p iiii w (()	Governmental Unit  8 NATURE, LOCATION AND NAME. If the debtor is an individual, list the ending dates of all businesses in whost the ending dates of all businesses in whost the ending the commer within six (6) years immediately preceding the ending dates of all businesses in whost the debtor is a corporation, list the ending dates of all businesses in whost the ending dates of all businesses in whost dates of all businesses in whoth dates of all businesses i	Number  ME OF BUSINESS  the names, addresses, taxpayer identication the debtor was an officer, direct self-employed in a trade, profession accement of this case, or in which the ceding the commencement of this case anames, addresses, taxpayer identication the debtor was a partner or ow the commencement of this case.  The names, addresses, taxpayer identication to the debtor was a partner or ow the commencement of this case.	Disposition  entification numbers, nature of the bustor, partner, or managing executive in, or other activity either full- or partle debtor owned 5 percent or more of case.  diffication numbers, nature of the busined 5 percent or more of the voting diffication numbers, nature of the busined 5 percent or more of the busined 5 per	of a corporation, partner in a time within six (6) years the voting or equity securities inesses, and beginning and or equity securities, within six inesses, and beginning and

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# Document Page 32 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

Address

	STATEMENT OF FI	NANCIAL AFFAIRS
has been, within six years imm executive, or owner of more that	ediately preceding the commencemen an 5 percent of the voting or equity sec	a corporation or partnership and by any individual debtor who is a tof this case, any of the following: an officer, director, managing curities of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time.
	eceding the commencement of this ca	ement only if the debtor is or has been in business, as defined at se. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND	FINANCIAL STATEMENTS:	
List all bookkeepers and accourthe keeping of books of accour	, , , <del>,</del>	liately preceding the filing of this bankruptcy case kept or supervi
Name and Address	Dates Services Rendered	
	s who within two (2) years immediately ed a financial statement of the debtor.	preceding the filing of this bankruptcy case have audited the boo
Name	Address	Dates Services Rendered
	who at the time of the commencemen	t of this case were in possession of the books of account and recable, explain.
Name	Address	
	s, creditors and other parties, including (2) years immediately preceding the o	mercantile and trade agencies, to whom a financial statement wommencement of this case.
Name and	Date	

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Issued

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In re

	STATEMENT OF FIN	NANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last tw the dollar amount and basi	vo inventories taken of your property, the naris of each inventory.	me of the person who supervised th	e taking of each inventory, an
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other basis)	
,			
b. List the name and addre	ess of the person having possession of the re	ecords of each of the inventories rep	ported in a., above.
Date	Name and Addresses of Custodian		
of Inventory	of Inventory Records		
If the debtor is a partner     Name     and Address	rship, list nature and percentage of interest o Nature of Interest	of each member of the partnership.  Percentage of Interest	
Odb If the debteries a serie			alian aktu a wina alian aktu a uwa
	oration, list all officers & directors of the corpore of the voting or equity securities of the c		directly or indirectly owns,
controls, or holds 5% or more	ore of the voting or equity securities of the co	orporation.  Nature and Percentage of	directly or indirectly owns,
controls, or holds 5% or me		orporation.	directly or indirectly owns,
controls, or holds 5% or mo	ore of the voting or equity securities of the co	orporation.  Nature and Percentage of  Stock Ownership	directly or indirectly owns,
controls, or holds 5% or montrols, or holds 5% or montrols and Address  22. FORMER PARTNERS	ore of the voting or equity securities of the control of the contr	orporation.  Nature and Percentage of Stock Ownership  OLDERS:	
Name and Address  22. FORMER PARTNERS If the debtor is a partnersh	ore of the voting or equity securities of the control of the contr	Nature and Percentage of Stock Ownership  OLDERS: Ship interest of each member of the	
controls, or holds 5% or montrols, or holds 5% or montrols and Address  22. FORMER PARTNERS	ore of the voting or equity securities of the control of the contr	Nature and Percentage of Stock Ownership  OLDERS: ship interest of each member of the	
Name and Address  22. FORMER PARTNERS  If the debtor is a partnersh Name	ore of the voting or equity securities of the control of the contr	Nature and Percentage of Stock Ownership  OLDERS: ship interest of each member of the Date of Withdrawal	partnership.
Name and Address  22. FORMER PARTNERS  If the debtor is a partnersh Name	ore of the voting or equity securities of the control of the contr	Nature and Percentage of Stock Ownership  OLDERS: ship interest of each member of the Date of Withdrawal	partnership.

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In re

	STATEMENT OF FIN	
22b. If the debtor is a corporation, limmediately preceding the comme		ationship with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
23. WITHDRAWALS FROM A PAF	RTNERSHIP OR DISTRIBUTION BY	' A COPORATION:
	•	outions credited or given to an insider, including compensation in ar her perquisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to	Purpose of	Description and value of
Debtor	Withdrawal	Property
-	e name and federal taxpayer identifi or has been a member at any time w	cation number of the parent corporation of any consolidated group ithin six (6) years immediately preceding the commencement of the
If the debtor is a corporation, list th for tax purposes of which the debto case.	e name and federal taxpayer identifi	· · · · · · · · · · · · · · · · · · ·
If the debtor is a corporation, list th for tax purposes of which the debto case.  Name of	e name and federal taxpayer identifi or has been a member at any time w Taxpayer	, , , , , , , , , , , , , , , , , , , ,
If the debtor is a corporation, list the for tax purposes of which the debto case.  Name of Parent Corporation  25. PENSION FUNDS:  If the debtor is not an individual, lis	e name and federal taxpayer identifion has been a member at any time w  Taxpayer Identification Number (EIN)	· · · · · · · · · · · · · · · · · · ·
If the debtor is a corporation, list the for tax purposes of which the debto case.  Name of Parent Corporation  25. PENSION FUNDS:  If the debtor is not an individual, lis	e name and federal taxpayer identifion has been a member at any time w  Taxpayer Identification Number (EIN)	ithin six (6) years immediately preceding the commencement of the

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

	OF FINANCIA	
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### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 01/11/2010 /s/ Yolanda Sanchez

Yolanda Sanchez

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# Document Page 36 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez / Debtor

# **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

, p	, e p	, .,			
Property No. 1					
Creditor's Name: <b>Dell Financial Services</b> Bankruptcy Department 12334 N IH 35  Austin TX 78753	Describe Property Securing Debt: Dell - computer				
Property will be (check one):					
□Surrendered	Retained				
If retaining the property, I intend to (check at I	east one):				
☐Redeem the property					
■Reaffirm the debt					
□Other. Explain522(f)).	(for example, avoid lie	n using 110 U.S.C. §			
Property is (check one):					
□Claimed as exempt	■Not claimed as exempt				
PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)  Property No. 0					
Lessor's Name:  NONE	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):			
		□ Yes □ No			

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 01/11/2010 /s/ Yolanda Sanchez

Jidiida Gailolloz

Yolanda Sanchez

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

Bankruptcy Docket #:

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services, Debtor(s) agrees to pay and I have agreed to accept

Prior to the filing of this Statement, Debtor(s) has paid and I have received

The Filing Fee has been paid.

\$1,295

\$1,295

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.** 

- **4.** The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 01/11/2010 /s/ Ross T Brand

Attorney Name: Ross T Brand LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX) Bar No: IL 6294886

# Document Page 38 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Yolanda Sanchez, Debtor

VEDIEIC V.		CDEDI		AATDIV
VERIFICA'	HUN UF	CREDI	IURIV	IAIRIA

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/11/2010

/s/ Yolanda Sanchez

Yolanda Sanchez

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

## UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299

for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 01/11/2010 /s/ Yolanda Sanchez

Yolanda Sanchez

Sign & Date Here

Sign & Date Here

PFG Record # 408924